

*PREPARED BY:*

*ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #1131*

Grantor:  
Lem Adams, III  
P.O. Box 400  
Brandon, MS 39043  
(601) 825-9508

*RETURN TO:*

*ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #1131*

Grantee:  
Secretary of Veterans Affairs  
6400 Legacy Drive  
Plano, TX 75024-3632  
(972) 608-6438

**BAC/Erwin**

**INDEXING INSTRUCTIONS:**

Lot 80, Section A, Fairfield Meadows, S/D,  
Section 32,T1S, R8W, Plat Book 62, Page  
19-26, DeSoto County, MS

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on March 9, 2000, Thomas E. Erwin Jr., unmarried, executed a Deed of Trust to Shirley A. Smith, Trustee for the use and benefit of National City Mortgage Co. dba FNMC, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 1195 at Page 695 thereof; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SASCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3111 at Page 139 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 3111 at Page 137, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Mortgage Electronic Registration Systems, Inc., the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: January 19, 26 and February 2, 2010, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 18th day of January, 2010, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 9th day of February, 2010, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 80, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat thereof recorded in Plat Book 62, Page 19-26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SASCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12, bidding the sum of Seventy-Four Thousand Nine Hundred Ten and 50/100 Dollars (\$74,910.50) for all of the above-described property and said property was struck off to U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SASCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12, for said amount, and said bidder was declared the purchaser thereof.

WHEREAS, in the Appointment of Substitute Trustee hereinbefore referred to, U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SASCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12, authorized Lem Adams, III, Substitute Trustee, to transfer and assign this bid to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United

States of America, in the event U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SASCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12 was the last and highest bidder at the sale, which event has taken place; and whereas, by the execution of this instrument, the said Lem Adams, III, Substitute Trustee, does hereby transfer and assign all of the rights, title and interest of U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SASCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12 as last and highest bidder, to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America.

NOW THEREFORE, in consideration of the premises and the sum of Seventy-Four Thousand Nine Hundred Ten and 50/100 Dollars (\$74,910.50), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to the **Secretary of Veterans Affairs, an Officer of the United States of America**, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 9th day of February, 2010.

*Lem Adams III*  
LEM ADAMS, III  
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 9th day of February, 2010.

*Sonja A. Roper*  
NOTARY PUBLIC

My Commission Expires:

2-9-2012



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is heretofore has been made in said paper 3 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 8, 2000, Thomas E. Erwin Jr., unmarried, executed a Deed of Trust to Shirley A. Smith, Trustee for the use and benefit of National City Mortgage Co. dba FNMC, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1195 at Page 695 thereof; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank National Association as Trustee for Structured Asset Securities Corporation SABCO Mortgage Loan Trust 2002-12 Mortgage Pass-Through Certificates, Series 2002-12, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3111 at Page 139 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3111 at Page 137, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and outry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 9th day of February, 2010,

Volume No. 115 on the 19 day of Jan., 2010  
Volume No. 115 on the 26 day of Jan., 2010  
Volume No. 115 on the 2 day of Feb., 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Sworn to and subscribed before me, this 2 day of Feb., 2010

BY Judy Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 431 words @ .12 \$ 51.72  
B. 2 subsequent insertions of 862 words @ .10 \$ 86.20  
C. Making proof of publication and deposing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 140.92

Exhibit A

and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 80, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat thereof recorded in Plat Book 62, Page 19-26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 13th day of January, 2010.

LEM ADAMS, III  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI  
39043  
(601) 825-9508  
A&E File #24285  
PUBLISH: January 18, 26 and  
February 2, 2010

